

United States Bankruptcy Court  
Western District of MichiganIn re:  
Jose Garza  
Theresa A Garza  
DebtorsCase No. 10-08311-swd  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0646-1

User: coxm  
Form ID: b9aPage 1 of 5  
Total Noticed: 130

Date Rcvd: Apr 17, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 19, 2013.

db/db  
aty +Jose Garza, Theresa A Garza, 1103 Pasma Ave, Portage, MI 49002-5538  
+Adam Reatherford, Trott & Trott PC, 31440 Northwestern Highway, Suite 200, Farmington Hills, MI 48334-5422  
aty +Frank D. Baquero, 2117 Hall Street, East Grand Rapids, MI 49506-4041  
aty +James W. Batchelor, Trott & Trott, 4024 Park East Court, Suite B., Grand Rapids, MI 49546-8810  
aty +Jonathan G Hecksel, Jason Allen Law LLC, 8175 Creekside Drive Ste 207, Portage, MI 49024-5377  
aty +Lori B. Selvidge, Legal Helpers PC, 3355 Eagle Park Dr., Suite 101, Grand Rapids, MI 49525-7004  
aty +Patti H. Bass, Bass & Associates PC, 3936 E. Ft. Lowell Rd, Suite 200, Tucson, AZ 85712-1083  
aty +Shawn C. Drummond, Trott & Trott PC, 31440 Northwestern Highway, Suite 200, Farmington Hills, MI 48334-5422  
aty #+Tiffany A. Ruttkofsky, 723 Innes St. NE, Grand Rapids, MI 49503-3515  
tr +Thomas R. Tibble, 2813 West Main St., Kalamazoo, MI 49006-2901  
smg +SECRETARY OF THE TREASURY, 15TH & PENNSYLVANIA, WASHINGTON, DC 20220-0001  
ust +Andy Vara, Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865  
cr +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite 200, Tucson, AZ 85712-1083  
cr Citi Mortgage Inc., PO Box 688971, Des Moines, IA 50368-8971  
cr CitiFinancial, Inc., PO Box 6043, Sioux Falls, SD 57117-6043  
5952703 +ARM, PO Box 129, Thorofare NJ 08086-0129  
5952693 +Account Services Colls, 1802 Ne Loop 410 Ste 400, San Antonio TX 78217-5298  
5952694 +Advanced Radiology Services, 3264 North Evergreen Drive, Suite 101, Grand Rapids MI 49525-9746  
5952697 +Allied Collection Grou, Po Box 2878, Holland MI 49422-2878  
5952698 +Allied Collection Service, P.O. Box 1799, Holland MI 49422-1799  
5952700 +Allied Interstate, 3000 Corprate Exchange Dr., 5t, Columbus OH 43231-7689  
5952699 +Allied Interstate, 2290 Agate Court, Unit A1, Simi Valley CA 93065-1935  
5952704 +Borgess Health, 1521 Gull Rd., Kalamazoo MI 49048-1666  
7033534 +Borgess Health, 3185 Solutions Center, Chicago, IL 60677-0001  
5952705 Bronson Hospital, Dept 77947, PO Box 77000, Detroit MI 48277-0947  
5952710 +CBE, 131 Tower Park Suite 100, PO Box 2547, Waterloo IA 50704-2547  
5952708 Caresource Inc DBA Metron, 1608 Momentum, Chicago IL 60689-5316  
5952711 +Chase, 201 N. Central Ave Floor 11, Phoenix AZ 85004-1071  
5952714 +Citi Auto, 2208 Highway 121 Ste 100, Bedford TX 76021-5981  
6164336 CitiFinancial, Inc, P. O. Box 70919, Charlotte, NC 28272-0919  
5980478 CitiMortgage, Inc., P O Box 6941, The Lakes, NV 88901-6941  
5952716 +Citifinancial, 300 Saint Paul Pla, Baltimore MD 21202-2120  
5952718 Computer Credit Inc, 640 West Fourth Street, P.O. Box 5238, Winston Salem NC 27113-5238  
5952719 +Computer Credit, Inc., 640 W 4th St., PO Box 5238, Winston Salem NC 27113-5238  
5952720 +Credit Control, 5757 Phantom Dr., Hazelwood MO 63042-2429  
5952722 +Creditors Financial Group, P.O. Box 440290, Aurora CO 80044-1500  
5960925 +HSBC Bank Nevada, N.A., by PRA Receivables Management, LLC, PO Box 12907, Norfolk VA 23541-0907  
5952728 +Healthcare Midwest PC, PO Box 673636, Detroit MI 48267-3636  
5952729 +Heritage Family Library, P.O. Box 305147, Nashville TN 37230-5147  
5952735 +Integrity Pfsnl Soluti, c/o Tiffany A. Ruttkofsky, Legal Helpers, PC, 3355 Eagle Park Dr, N, Grand Rapids, MI 49525-7004  
5976064 JP MORGAN CHASE BANK, N.A., CHASE AUTO FINANCE, PO BOX 901032, FT. WORTH, TX 76101-2032  
5952736 +Jb Robinson, Attn: Bankruptcy, PO Box 1799, Akron OH 44309-1799  
5952737 +Jd Bradsw Pc, 107 W. Michigan Av, Kalamazoo MI 49007-3956  
5994744 +Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
5995673 +Jefferson Capital Systems LLC, PO Box 953185, St. Louis, MO 63195-3185  
5952738 +Jeffrey VanHattum, P.O. Box 68830, Grand Rapids MI 49516-8830  
7033535 +Kalamazoo Dermatology, 6100 Newport Rd. Ste 100, Portage, MI 49002-9235  
5952739 +Kalamazoo Radiology Division, 3264 N Evergreen Dr. NE, Grand Rapids MI 49525-9746  
5952740 +Kevin A. Shugars, DDS, 1040 N. 10th Street, Suite 230, Kalamazoo MI 49009-6150  
7033536 +Law Offices George Gussess Co, 33 S. Huron St., Toledo, OH 43604-8705  
5952742 MCM, P.O. Box 12421, Dept 12421, Oaks PA 19456  
7033537 +Medical Financial Solutions, 1521 Gull Rd., Kalamazoo, MI 49048-1640  
5952746 +National Credit Systems, 11 East 36th Street, 10th Floor, New York NY 10016-3318  
5952750 +Penn Credit Corporation, PO Box 988, Harrisburg PA 17108-0988  
5952751 +Physical Therapy One, 1423 West Centre Ave, Portage MI 49024-5323  
6006735 +Premier Bankcard/Charter, P.O. Box 2208, Vacaville, CA 95696-8208  
5952752 +Premier Radiology, 2207 Momentum Place, Chicago IL 60689-5322  
5952753 +Promed Family Practice, 5943 Stadium Drive, Suite 3, Kalamazoo MI 49009-3016  
5952754 +Riddle Wood Attorneys, PO Box 1259, Oaks PA 19456-1259  
5952756 +Second Round, LP, P.O. Box 1362, San Marcos TX 78667-1362  
5952759 +Shermita Adams & Von Allmen, P, P.O. Box 5016, Rochester Hills MI 48308-5016  
5952761 +The Swiss Colony, 1112 7th Avenue, Monroe WI 53566-1364

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5952762 +United Creditors Alliance Corp, 100 Campus View Blvd., Suite 105, Columbus OH 43235-6605  
 5952764 Voice Power Telecommunications, P.O. Box 187, Austin TX 78767-0187

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty +E-mail/Text: BKRMailOps@weltman.com Apr 17 2013 23:13:04 Cheryl D. Cook,  
 Weltman, Weinberg & Reis, L.P.A., 2155 Butterfield, Suite 200-S, Troy, MI 48084-3463

aty E-mail/Text: jroach@maceysbankruptcylaw.com Apr 17 2013 23:08:40 Jennifer June Roach,  
 Jacoby and Myers Bankruptcy, LLP, 3355 Eagle Park Drive, NE, Ste 101,  
 Grand Rapids, MI 49525

aty +E-mail/Text: BKRMailOps@weltman.com Apr 17 2013 23:13:04 Jonathan F. Rosenthal,  
 Weltman Weinberg & Reis Co. LPA, 2155 Butterfield Dr., Suite 200-S, Troy, MI 48084-3463

tr +E-mail/Text: docs@chpt13.com Apr 17 2013 23:11:52 Barbara P. Foley,  
 Chapter 13 Trustee's Office, The Cornerstone Building, 425 West Michigan Ave.,  
 Kalamazoo, MI 49007-3713

smg +E-mail/Text: rayrl@michigan.gov Apr 17 2013 23:13:56 MI DEPT OF TREASURY,  
 COLLECTION DIVISION/BANKRUPTCY, PO BOX 30168, LANSING, MI 48909-7668

smg +E-mail/Text: bankruptcynoticeschr@sec.gov Apr 17 2013 23:12:44 SECURITIES & EXCHANGE COMM,  
 BANKRUPTCY SECTION, 175 W. JACKSON BLVD., SUITE 900, CHICAGO, IL 60604-2815

ust +E-mail/Text: ustpreregion09.gr.ecf@usdoj.gov Apr 17 2013 23:10:13 Daniel J. Casamatta,  
 Assistant U.S. Trustee, Office of the U.S. Trustee, The Ledyard Building, 2nd Floor,  
 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865

ust +E-mail/Text: ustpreregion09.gr.ecf@usdoj.gov Apr 17 2013 23:10:13 David W. Asbach,  
 Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,  
 Grand Rapids, MI 49503-2865

ust +E-mail/Text: ustpreregion09.gr.ecf@usdoj.gov Apr 17 2013 23:10:13 Dean E. Rietberg,  
 Trial Attorney, Office of the US Trustee, The Ledyard Building, 2nd Floor,  
 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865

ust +E-mail/Text: ustpreregion09.gr.ecf@usdoj.gov Apr 17 2013 23:10:13 Habbo G. Fokkena,  
 Office of the United States Trustee, Michigan/Ohio Region 9, The Ledyard Building, 2nd Floor,  
 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2837

ust +E-mail/Text: ustpreregion09.gr.ecf@usdoj.gov Apr 17 2013 23:10:13 Matthew T. Cronin,  
 Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,  
 Grand Rapids, MI 49503-2865

ust +E-mail/Text: ustpreregion09.gr.ecf@usdoj.gov Apr 17 2013 23:10:13 Michael V. Maggio,  
 Trial Attorney, Office of the US Trustee, The Ledyard Building, 2nd Floor,  
 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865

ust +E-mail/Text: ustpreregion09.gr.ecf@usdoj.gov Apr 17 2013 23:10:13 Michelle M. Wilson,  
 Trial Attorney, Office of the US Trustee, The Ledyard Building, 2nd Floor,  
 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865

ust +E-mail/Text: ustpreregion09.gr.ecf@usdoj.gov Apr 17 2013 23:10:13 Office of the U.S. Trustee,  
 The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865

ust +E-mail/Text: ustpreregion09.gr.ecf@usdoj.gov Apr 17 2013 23:10:13 United States Trustee,  
 Michigan/Ohio Region 9, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,  
 Grand Rapids, MI 49503-2837

cr +EDI: BASSASSOC.COM Apr 17 2013 21:53:00 HSBC Bank Nevada, N.A., Bass & Associates, P.C.,  
 3936 E. Ft. Lowell Rd., Ste. 200, Tucson, AZ 85712-1083

cr +EDI: PRA.COM Apr 17 2013 21:53:00 PRA Receivables Management, LLC, PO Box 12907,  
 Norfolk, VA 23541-0907

cr +EDI: PRA.COM Apr 17 2013 21:53:00 Portfolio Recovery Assocs., LLC, POB 41067,  
 NORFOLK, VA 23541-1067

cr +E-mail/Text: BKRMailOps@weltman.com Apr 17 2013 23:13:04 Sterling, Inc.,  
 c/o Weltman, Weinberg & Reis, Co., L.P.A., 2155 Butterfield Dr, Suite 200-S,  
 Troy, MI 48084-3463

6058423 +EDI: ACCE.COM Apr 17 2013 21:53:00 ASSET ACCEPTANCE LLC, PO BOX 2036,  
 WARREN, MI 48090-2036

5952696 +EDI: ALLIANCEONE.COM Apr 17 2013 21:53:00 Alliance One, 7311 Quality Circle Dr.,  
 Anderson IN 46013-2014

5952701 +EDI: BECKLEE.COM Apr 17 2013 21:53:00 American Express, c/o Becket and Lee LLP,  
 Po Box 3001, Malvern PA 19355-0701

6117300 EDI: BECKLEE.COM Apr 17 2013 21:53:00 American Express Centurion Bank,  
 c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701

6006097 EDI: AIS.COM Apr 17 2013 21:53:00 American Infosource Lp As Agent for,  
 World Financial Network National Bank As, Dress Barn, PO Box 248872,  
 Oklahoma City, OK 73124-8872

6001785 EDI: AIS.COM Apr 17 2013 21:53:00 American Infosource Lp As Agent for,  
 World Financial Network National Bank As, Fashion Bug (Spirit of America), PO Box 248872,  
 Oklahoma City, OK 73124-8872

5952706 +E-mail/Text: darrowl@bronsonhg.org Apr 17 2013 23:11:01 Bronson Medical Group, 6563 W. Main,  
 Kalamazoo MI 49009-4051

6043197 E-mail/Text: bankruptcy@cavps.com Apr 17 2013 23:13:55 Cavalry Portfolio Services LLC,  
 7 Skyline Drive, Third Floor, Hawthorne, NY 10522

5952709 +EDI: CBCSI.COM Apr 17 2013 21:53:00 CBCS, P.O. Box 165025, Columbus OH 43216-5025

5952707 +E-mail/Text: cms-bk@cms-collect.com Apr 17 2013 23:11:59 Capitol Management Services, I,  
 726 Exchange Street, Suite 700, Buffalo NY 14210-1464

5952712 +EDI: CHASE.COM Apr 17 2013 21:53:00 Chase, Po Box 15298, Wilmington DE 19850-5298

5952713 +EDI: CITICORP.COM Apr 17 2013 21:53:00 Citi, Po Box 6241, Sioux Falls SD 57117-6241

5952715 +EDI: CITICORP.COM Apr 17 2013 21:53:00 Citibank Usa, Attn.: Centralized Bankruptcy,  
 Po Box 20363, Kansas City MO 64195-0363

5952717 +EDI: CBCSI.COM Apr 17 2013 21:53:00 Comprehensive Collection Servi, P.o. Box 2890,  
 Columbus OH 43216-2890

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

5952721 +EDI: RCSFNBMARIN.COM Apr 17 2013 21:53:00 Credit One Bank, Po Box 98875,  
Las Vegas NV 89193-8875

6117232 EDI: RECOVERYCORP.COM Apr 17 2013 21:53:00 GE Money Bank,  
c/o Recovery Management Systems Corporat, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605

5952725 +EDI: RMSC.COM Apr 17 2013 21:53:00 Gemb/jcp, Attention: Bankruptcy, Po Box 103104,  
Roswell GA 30076-9104

5952726 EDI: RMSC.COM Apr 17 2013 21:53:00 Gemb/qvc, Attention: Bankruptcy, Po Box 103101,  
Roswell GA 30076

5952727 +EDI: CITICORP.COM Apr 17 2013 21:53:00 Goodyearcbdsd, Po Box 6497,  
Sioux Falls SD 57117-6497

5952730 +EDI: HFC.COM Apr 17 2013 21:53:00 HSBC, Attn: Bankruptcy, Po Box 5213,  
Carol Stream IL 60197-5213

5995419 +EDI: BASSASSOC.COM Apr 17 2013 21:53:00 HSBC Bank Nevada, N.A., Bass & Associates, P.C.,  
3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083

5952731 +EDI: HFC.COM Apr 17 2013 21:53:00 Hsbc Bank, Po Box 5253, Carol Stream IL 60197-5253

5952732 +EDI: HFC.COM Apr 17 2013 21:53:00 Hsbc Bank, Attn: Bankruptcy, Po Box 5213,  
Carol Stream IL 60197-5213

5952733 +EDI: HFC.COM Apr 17 2013 21:53:00 Hsbc Bank, Attn: Bankruptcy, Po Box 5253,  
Carol Stream IL 60197-5253

5952734 +EDI: HFC.COM Apr 17 2013 21:53:00 Hsbc Bank/Best buy, Attn: Bankruptcy, Po Box 5213,  
Carol Stream IL 60197-5213

6003068 EDI: IRS.COM Apr 17 2013 21:53:00 INTERNAL REVENUE SERVICE, PO BOX 21126,  
PHILADELPHIA, MI 19114

5994744 +EDI: JEFFERSONCAP.COM Apr 17 2013 21:53:00 Jefferson Capital Systems LLC, PO BOX 7999,  
SAINT CLOUD MN 56302-7999

6002971 EDI: RESURGENT.COM Apr 17 2013 21:53:00 LVNV Funding LLC its successors and assigns as,  
assignee of FNBM LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

6107606 EDI: RESURGENT.COM Apr 17 2013 21:53:00 LVNV Funding LLC its successors and assigns as,  
assignee of CHASE BANK USA, NA, Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587

6089297 EDI: AFNIMCI.COM Apr 17 2013 21:53:00 MCI, PO Box 3243, Bloomington, IL 61702-3243

5952743 +EDI: MID8.COM Apr 17 2013 21:53:00 MCM, Department 12421, PO Box 603,  
Oaks PA 19456-0603

5952741 +EDI: AFNIMCI.COM Apr 17 2013 21:53:00 Mci, 500 Technology Dr, Weldon Spring MO 63304-2225

5952747 +E-mail/Text: bankruptcydepartment@ncogroup.com Apr 17 2013 23:13:41 NCO, 507 Prudential Rd,  
Horsham PA 19044-2368

5960688 +E-mail/Text: bnc@nordstrom.com Apr 17 2013 23:10:08 NORDSTROM fsb, POB 6566,  
ENGLEWOOD CO 80155-6566

5989163 +E-mail/Text: bknotice@ncmllc.com Apr 17 2013 23:09:42 National Capital Management, LLC.,  
8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741, USA

5952748 +E-mail/Text: bnc@nordstrom.com Apr 17 2013 23:10:08 Nordstrom FSB,  
Attention: Bankruptcy Department, Po Box 6555, Englewood CO 80155-6555

5998613 +EDI: PRA.COM Apr 17 2013 21:53:00 PRA Receivables Management, LLC,  
As Agent Of Portfolio Recovery Assocs., PO Box 12914, Norfolk VA 23541-0914

6006735 +E-mail/Text: csidl@sbcglobal.net Apr 17 2013 23:14:07 Premier Bankcard/Charter,  
P.O. Box 2208, Vacaville, CA 95696-8208

6046442 EDI: AGFINANCE.COM Apr 17 2013 21:53:00 American General Finance, 7097 S WESTNEDGE AVE,  
PORTAGE, MI 490024206

5952702 EDI: AGFINANCE.COM Apr 17 2013 21:53:00 American General Finance, Po Box 3121,  
Evansville IN 47731

5964807 E-mail/Text: BKRMailOps@weltman.com Apr 17 2013 23:13:04 STERLING INC.,  
C/O Weltman Weinberg & Reis, PO. BOX 5996, CLEVELAND, OH 44101-0996

5952755 +EDI: RMSC.COM Apr 17 2013 21:53:00 Sams Club, Attention: Bankruptcy Department,  
Po Box 105968, Atlanta GA 30348-5968

5952757 +EDI: WFNNB.COM Apr 17 2013 21:53:00 Service Merchandise/Samuel's, Po Box 182125,  
Columbus OH 43218-2125

5952758 +EDI: CITICORP.COM Apr 17 2013 21:53:00 Shell Oil / Citibank, Attn.: Centralized Bankruptcy,  
Po Box 20507, Kansas City MO 64195-0507

5952760 +EDI: WTRRN BANK.COM Apr 17 2013 21:53:00 Target, Po Box 9475, Minneapolis MN 55440-9475

5952763 EDI: USBANKARS.COM Apr 17 2013 21:53:00 Us Bank/na Nd, Attn: Bankruptcy Dept, Po Box 5229,  
Cincinnati OH 45201

5952765 +EDI: WFNNB.COM Apr 17 2013 21:53:00 Wfnnb/dress Barn, Po Box 182686,  
Columbus OH 43218-2686

6105525 EDI: ECAST.COM Apr 17 2013 21:53:00 eCAST Settlement Corporation assignee of,  
CitiFinancial Inc, POB 29262, New York NY 10087-9262

6012038 EDI: ECAST.COM Apr 17 2013 21:53:00 eCAST Settlement Corporation assignee of Citibank,  
(South Dakota) NA, POB 29262, New York NY 10087-9262

TOTAL: 68

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

5952692 Abn Amro Mortgage Grou  
5952724 First Premier Bank  
5952749 OAC, PO Box 371100, OH 43237  
5952766 Wfnnb/fashion Bug

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aty\* +Lori B. Selvidge, Legal Helpers PC, 3355 Eagle Park Dr., Suite 101,  
Grand Rapids, MI 49525-7004  
5952695 ###Allgate Financial Llc, 707 Skokie Blvd Ste 375, Northbrook IL 60062-2882  
5957686 ##CITIFINANCIAL AUTO CREDIT, INC., P.O. BOX 182287, COLUMBUS OH 43218-2287  
5952723 ##Debt Credit Services, 2493 Roming Rd, Akron OH 44320-4109  
5952744 ###Money Recovery Nationw, 801 S Waverly Rd Ste 100, Lansing MI 48917-4200  
5952745 ###Money Recovery Nationwide, 801 S. Waverly Rd., Ste. 100, Lansing MI 48917-4200  
TOTALS: 4, \* 1, ## 5

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

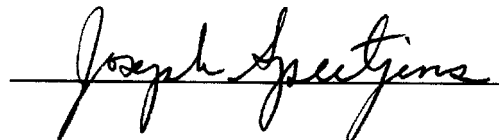
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 19, 2013

Signature:



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Form ID: b9a

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 17, 2013 at the address(es) listed below:

Adam Reatherford on behalf of Creditor Citi Mortgage Inc. westernecf@trottlaw.com  
Cheryl D. Cook on behalf of Creditor Sterling, Inc. ECFEDM@weltman.com, chcook@weltman.com  
James W. Batchelor on behalf of Creditor CitiMortgage, Inc westernecf@trottlaw.com  
Jennifer June Roach on behalf of Debtor Jose Garza jroach@maceybankruptcylaw.com  
Patti H. Bass on behalf of Creditor HSBC Bank Nevada, N.A. ecf@bass-associates.com  
Shawn C. Drummond on behalf of Creditor Citi Mortgage Inc. westernecf@trottlaw.com  
Thomas R. Tibble TrusteeTibble@tibblecpa.com, MI10@ecfcbis.com

TOTAL: 7

B9A (Official Form 9A) (Chapter 7 Individual or Joint Debtor No Asset Case) (12/12)

Case Number 10-08311-swd

## UNITED STATES BANKRUPTCY COURT District of Western District of Michigan

## Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A bankruptcy case concerning the debtor(s) listed below was originally filed under chapter 13 on 7/1/10 and was converted to a case under chapter 7 on 4/15/13.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your Rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.**

**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jose Garza  
1103 Pasma Ave  
Portage, MI 49002

Theresa A Garza  
1103 Pasma Ave  
Portage, MI 49002

Case Number:  
10-08311-swd

Social Security/Taxpayer ID/Employer ID/Other Nos.:  
xxx-xx-9919  
xxx-xx-8533

Attorney for Debtor(s) (name and address):

Jennifer June Roach  
Jacoby and Myers Bankruptcy, LLP  
3355 Eagle Park Drive, NE  
Ste 101  
Grand Rapids, MI 49525  
Telephone number: 616-949-9780

Bankruptcy Trustee (name and address):

Thomas R. Tibble  
2813 West Main St.  
Kalamazoo, MI 49006  
Telephone number: (269) 342-9482

### Meeting of Creditors

Date: **June 10, 2013**

Time: **12:00 PM**

Location: **Federal Bldg., U. S. Courthouse, Room 111, 410 W. Michigan Avenue, Kalamazoo, MI 49007**

### Presumption of Abuse under 11 U.S.C. § 707(b)

*See "Presumption of Abuse" on reverse side.*

Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.

### Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 8/9/13**

### Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

### Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

### Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

### Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

#### Address of the Bankruptcy Clerk's Office:

One Division Ave., N.  
Room 200  
Grand Rapids, MI 49503  
Telephone number: (616)456-2693

#### For the Court:

Clerk of the Bankruptcy Court:  
DANIEL M. LAVILLE

Hours Open: Monday – Friday 8:00 AM – 4:00 PM

Date: 4/17/13



**EXPLANATIONS****B9A (Official Form 9A) (12/12)**

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances. <b>(Applies to cases filed on or after October 17, 2005)</b>
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice. Please note that possession of cell phones is prohibited at first meetings.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Abandonments	Trustees may abandon property in no asset estates without notice to creditors or other interested parties. Anyone wishing to receive notice of such abandonment must file a request with the Court.
<b>Refer to Other Side for Important Deadlines and Notices</b>	